



2021 ACH Non-Processing Schedule

The following holidays are non-processing days for the year 2021:

Holiday	Date Observed in 2021
New Year's Day	Friday, January 1
Martin Luther King Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25

Reminders:

- 1) Files must be transmitted before 11:00 am two business days prior to the effective date.
- 2) ACH Category Types:

CCD Credit – ACH payments to a corporate account

CCD Debit – ACH collections from a corporate account

PPD Credit– ACH payments to a personal account

PPD Debit– ACH collections from a personal account

For more information or to view the 2021 Nacha Operating Rules & Guidelines, visit www.nacha.org